#### GROSS RENT MORE THAN 30% OF HOUSEHOLD INCOME

Rent as a percentage of income serves as an indicator of housing affordability. Generally peaking, spending more than 30% of income on housing indicates that housing is below the affordability standard.

In 2000, there were 133,278 such renter households, up 14% from 1990's count of

117,020. The vast majority of these renter households are low-income. In 2000, over 95% of the renter households below the affordability standard earned less than \$35,000 per year compared to 99% in 1990. Interestingly, the lowest income bracket (less than \$10,000) saw a decrease the number of renter-households below the affordability standard, while the next highest income bracket (\$10,000-\$19,999) saw a substantial increase.

Table 7.14
Household Income by Gross Rent as a Percentage of Income

	Units		% of total	
	2000	1990	2000	1990
Renter Households with Income \$0-\$9,999	60,547	79,872	100.0%	100.0%
With Rent more than 30% of Income	40,476	63,140	66.9%	79.1%
Renter Households with Income \$10,000-\$19,999	69,644	88,493	100.0%	100.0%
With Rent more than 30% of Income	56,471	42,943	81.1%	48.5%
Renter Households with Income \$20,000-\$34,999	105,417	103,399	100.0%	100.0%
With Rent more than 30% of Income	30,493	9,563	28.9%	9.2%
Renter Households with Income \$35,000-\$49,999	65,848	45,120	100.0%	100.0%
With Rent more than 30% of Income	4,156	1,113	6.3%	2.5%
Renter Households with Income \$50,000 or more	87,146	34,069	100.0%	100.0%
With Rent more than 30% of Income	1,682	261	1.9%	0.8%

Change in Household Income by Gross Rent as a Percentage of Income

	Units		#	0/0
	2000	1990	change	change
Renter Households with Income \$0-\$9,999	60,547	79,872	-19,325	-24.2%
With Rent more than 30% of Income	40,476	63,140	-22,664	-35.9%
Renter Households with Income \$10,000-\$19,999	69,644	88,493	-18,849	-21.3%
With Rent more than 30% of Income	56,471	42,943	13,528	31.5%
Renter Households with Income \$20,000-\$34,999	105,417	103,399	2,018	2.0%
With Rent more than 30% of Income	30,493	9,563	20,930	218.9%
Renter Households with Income \$35,000-\$49,999	65,848	45,120	20,728	45.9%
With Rent more than 30% of Income	4,156	1,113	3,043	273.4%
Renter Households with Income \$50,000 or more	87,146	34,069	53,077	155.8%
With Rent more than 30% of Income	1,682	261	1,421	544.4%

About 40% of all renter-households in low-income areas like the northeast are below the affordability standard. Super Neighborhoods where more than 83% of the renter households are below the affordability standard include Hunterwood, Airport Area, and Meyerland.

#### Renter Households with Income Less Than \$10,000 with Rent Costing Over 30% of Income

Approximately two-thirds of all renter households in this income range are below the affordability standard, a decrease from 79% in 1990. Of all renter-households below affordability standard in the City, there was a decrease only in households with income less than \$10,000. In 1990 Hunterwood, Addicks/Park Ten, Hidden Valley and Westbranch, 100% of renter households with income less than \$10,000 were below the affordability standard.

The largest counts of such households in 2000 were found in Sharpstown, Gulfton, and Alief, all with 1,400 or more. In 1990, the largest counts were in Sharpstown, Gulfton, Greenspoint and Greater Fifth Ward, each with 2,200 or more such renter households.

#### Household Income \$10,000-\$19,999 with Rent Over 30% of Income

Of all renter households in this income range, an astonishing 81.1% are below the affordability standard, a significant increase

from 48.5% in 1990. Super Neighborhoods where the largest percentage of renter households in this income range below the affordability standard are not in the low-income areas of the City. They are found in the higher-income areas in the City's western half as well as the far northeast and southeast.

In 2000, all renter-households in this income range in Hidden Valley, El Dorado/Oates Prairie, and Clear Lake were below the affordability standard. In 1990, Hidden Valley, El Dorado/Oates Prairie, and Fort Bend Houston had more than 90% of their renter households in this income range below the affordability standard.

The largest counts of such households in 2000 were found in Sharpstown, Gulfton and Alief, all with 2,700 or more. In 1990, the largest counts were in Sharpstown, Alief, and Woodlake/Briar Meadow, each with 1,800 or more such renter households.

#### Household Income \$20,000-\$34,999 with Rent Over 30% of Income

Among renter-households in this income range, 28.9% of households were below the affordability standard, a significant increase from 9.2% in 1990. In 2000, about 2/3rds of renter-households in this income range in Willowbrook, Downtown, and Greenway/ Upper Kirby spent more than 30% of income on rental housing costs. In 1990, Downtown, Westbranch, and Hidden Valley had the highest percentages (just over 40%) of their renter households in this category.

The largest counts of such households in 2000 were found in Sharpstown, Alief, and Woodlake/Briar Meadow, all with 1,500 or more. In 1990, the largest counts were in Alief, Greater Uptown, and Woodlake/Briar Meadow, each with 570 or more renters in this income range paying more than 30% of their income to rent.

#### Household Income \$35,000-\$49,999 with Rent Over 30% of Income

As one might expect for higher-income renter households, very few in this income range pay rents over 30% of their incomes. Only 6.3% did so in 2000, up from 2.5% in 1990. The only Super Neighborhoods in 2000 that had any substantial number of households in this

category were Greenway/Upper Kirby, Greater Uptown, and Eldridge/West Oaks, with 285, 291 and 425, respectively. In 1990, Greater Uptown had the most with only 185.

#### Household Income \$50,000 or More with Rent Over 30% of Income

Again, renter households in this income bracket virtually never pay 30% or more of their income to rent. Only 1.9% did so in 2000, up from 0.8% in 1990. The Super Neighborhood with the greatest number in 2000 was Greater Uptown, with 382. Greenway/Upper Kirby, Memorial, and Eldridge/West Oaks all had between 100 and 200 each. In 1990 no Super Neighborhood had more than 50 such households.

Figure 7.17 % of Renter Households Paying More Than 30% of Income to Gross Rent

































